

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melissa Bigelow
Debtor

Case No. 19-01054-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 11, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2024:

Recip ID	Recipient Name and Address
db	+ Melissa Bigelow, 9 Grace Drive, Plains, PA 18705-3502
5173176	Geisinger, P.O. Box 983148, Boston, MA 02298-3148
5173179	PAM, LLC - PA Turnpike, P.O. Box 1153, Milwaukee, WI 53201-1153

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5173168	Email/Text: Bankruptcies@ccbcreditservices.net	Jul 11 2024 18:40:00	CCB Credit Services, Inc., P.O. Box 272, Springfield, IL 62705-0272
5173171	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 11 2024 18:40:00	Citizens Bank, RJW214, P.O. Box 7000, Providence, RI 02940
5181973	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 11 2024 18:40:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
5173173	Email/Text: loanoperations@crossvalleyfcu.org	Jul 11 2024 18:40:00	Cross Valley FCU, 640 Baltimore Drive, Wilkes Barre, PA 18702
5189331	Email/Text: loanoperations@crossvalleyfcu.org	Jul 11 2024 18:40:00	Cross Valley Federal Credit Union, 640 Baltimore Drive, Wilkes Barre, PA 18103
5183657	EDI: CAPITALONE.COM	Jul 11 2024 22:37:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5188222	Email/PDF: bncnotices@becket-lee.com	Jul 11 2024 18:46:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5173172	+ EDI: CONVERGENT.COM	Jul 11 2024 22:37:00	Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
5173174	EDI: DISCOVER	Jul 11 2024 22:37:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
5200380	EDI: DIRECTV.COM	Jul 11 2024 22:37:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5173175	^ MEBN	Jul 11 2024 18:34:28	Financial Recoveries, 200 E. Park Drive, Ste 100, Mount Laurel, NJ 08054-1297
5189299	EDI: JPMORGANCHASE	Jul 11 2024 22:37:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
5173169	EDI: JPMORGANCHASE	Jul 11 2024 22:37:00	Chase Auto, P.O. Box 901003, Fort Worth, TX 76101

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5173170	EDI: JPMORGANCHASE	Jul 11 2024 22:37:00	Chase Auto Finance, P O Box 901076, TX1-0056, Fort Worth, TX 76101-2076
5179292	+ Email/Text: amps@manleydeas.com	Jul 11 2024 18:40:00	JPMorgan Chase Bank, N.A., c/o Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028
5173177	Email/Text: PBNCNotifications@peritussservices.com	Jul 11 2024 18:40:00	Kohl's Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
5277285	Email/PDF: resurgentbknotifications@resurgent.com	Jul 11 2024 18:46:36	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5277286	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 11 2024 18:46:35	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, Resurgent Capital Services 29603-0587
5173178	+ Email/Text: Bankruptcies@nragroup.com	Jul 11 2024 18:41:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5173180	EDI: SYNC	Jul 11 2024 22:37:00	Paypal Credit Services/SYNCB, P.O. Box 960080, Orlando, FL 32896-0080
5173181	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 11 2024 18:40:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
5186731	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 11 2024 18:40:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5173182	+ Email/Text: ngisupport@radiusgs.com	Jul 11 2024 18:40:00	Radius Global Solutions, LLC, P.O. Box 390846, Minneapolis, MN 55439-0846
5200227	EDI: AIS.COM	Jul 11 2024 22:37:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5195700	EDI: WFFC2	Jul 11 2024 22:37:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5173184	+ EDI: WFFC2	Jul 11 2024 22:37:00	Wells Fargo PL&L Loan Payment, P.O. Box 14517, Des Moines, IA 50306-3517
5173185	+ Email/Text: bkfilings@zwickerpc.com	Jul 11 2024 18:41:00	Zwicker & Associates. P.C., P.O. Box 9013, Andover, MA 01810-0913

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5173183	##	Samuel V. Rizzo, M.D., 795 Township Blvd., Pittston, PA 18640-3325

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2024 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Kevin M Walsh	on behalf of Debtor 1 Melissa Bigelow KMWesq@aol.com law297@aol.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Melissa Bigelow

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4014

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-01054-MJC

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Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Melissa Bigelow

7/11/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.